

From the desk of

ROBERT PEASE

Director

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Doerr
(D. Roman)

2005 SEP 26 AM 10 15

September 21, 2005

FDIC San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Attention: John F. Carter, Director

Dear Mr. Carter:

As a member of the Board of Directors at the Cattaraugus County Bank in Little Valley, New York, I am strongly opposed to Wal-Mart's application for an FDIC-insured Industrial Loan Company charter in Utah.

While Wal-Mart is an excellent discount retailer, it has no business being in the banking industry. The banking industry should be left to the banks who know how to serve their customers best.

Let banks do the banking, and retailers stay in the retail business. They should not intertwine.

Sincerely,



Robert W. Pease

amg



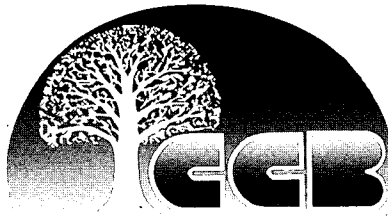
LITTLE VALLEY
938-9128

RANDOLPH
358-2606

FRANKLINVILLE
676-5571

SALAMANCA
945-4350

SPRINGVILLE
602-0080



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Little Valley, New York 14755

September 21, 2005

rec'd 9/26/2005
FDIC - SFRO
[Signature]

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, Ca. 95105

Re : Comments Regarding FDIC Application #20051977; Wal-Mart Application
for Insurance and Industrial Bank Charter

Dear Mr. Carter :

I am writing this letter to express my concern and opposition to the application of Wal-Mart Stores, Inc. for Federal deposit insurance coverage for an ILC charter in Utah. As Controller for a community bank I truly believe that approval of the Wal-Mart Stores, Inc. application will do significant harm to our institution and community banks nationwide. Wal-Mart Stores, Inc. current infrastructure of buildings which virtually surround all remaining community banks throughout the country would pose an immediate threat to our bank and to our employees that have been providing quality financial services to our communities for over 100 years.

Wal-Mart Stores, Inc. have shown throughout the years a clear pattern of driving existing small retailers out of business while providing less attractive employment opportunities for the communities they enter. My hope is that the FDIC will acknowledge this pattern and will not allow Wal-Mart Stores, Inc. business practices to have the same negative impact on our country's community banking system.

Please consider the importance and the long term consequences of the decision before you. Please consider Wal-Mart Stores, Inc. track record over the years and the effects they have had on the competitive balance of the communities they have entered. Please consider the ramifications of the approval of this charter to the largest company in the world and its effect on the current community banking structure that we now know. Please vote in favor of our nation's community banking system and reject Wal-Mart Stores, Inc. insurance and industrial bank charter application.

Sincerely :

[Signature of Gregory J. Wojtowicz]
Gregory J. Wojtowicz
Controller

MEMBER FDIC

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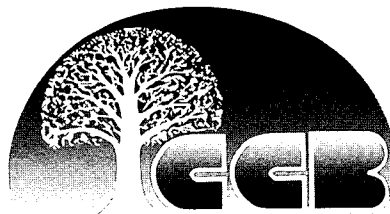
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110 Park Street
South Dayton, NY 14138
716-988-3221



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Due to (Promotion) 21
Amy E. Sawyer
17 Scott Street
Cattaraugus, NY 14719
September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Squire, Suite 2300
San Francisco, CA 95105

Re: Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Carter:

I am totally opposed to Wal-Mart's applying for Federal deposit insurance coverage for an ILC charter in Utah. Wal-Mart will not stop there.

Wal-Mart will stop at NOTHING to become a monopoly. Wal-Mart has driven small time retailers out of business, business's that were kept in families for generations, upon generations. Business's whose customers were not just customers but FRIENDS, FAMILY, and NEIGHBORS. Generation of hard work, family pride and unity literally wiped away in a matter of months after the opening of a single Wal-Mart super center in a 30-mile plus radius. The sad fact is that was Wal-Marts intentions. Wal-Mart did not open stores in those communities to be civic partners with local merchants; they purposely opened stores with the full intention of driving these local, long time merchants out of business and steal their customers... and they succeeded.

If the largest company in the world could do that to locally known and established retailers, what makes anyone think Wal-Mart can't and won't do the same thing to community banks. The FDIC would be ill advised to set this nation on a course that could result in the demise of the community banking industry, as we know it today. Congress has reaffirmed our nation's long-standing policy against the mixing of banking and commerce, and with good reason. Mixing banking and commerce would create serious conflicts of interest and distort credit decisions. The impartial allocation of credit is the key to our financial system. Would a Wal-Mart Bank offer credit at reasonable terms to its competitors? Would Wal-Mart require its suppliers to bank at the Wal-Mart Bank?

For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Please do not put me on the unemployment line.

This letter reflects my personal options, not the options of my employer.

Sincerely,

Amy Sawyer

Amy E. Sawyer
Business Loan Processor
Cattaraugus County Bank

MEMBER FDIC

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September 22, 2005

Financial Power Right Here At Home
2005 SEP 26 AM 10 14

Mr. John F. Carter
Regional Director
FDIC
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

Dear Mr. Carter:

With an application in process by Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah, I strongly urge you to help us stop this from becoming a reality. It will put the community bank that serves my community and is my livelihood at risk, as it will all community banks.

Wal-Mart with it's size and clout can certainly out price those of us truly serving the financial needs of our customers, but they can't give them the caring, advice and stability that their community bankers can. They can't guarantee the funds they are entrusted with will go right back into helping the economy of the community they live in. And they don't truly care about the people they serve and the communities they live in, except to the extent that they get the people to give them the money! If our community bank didn't serve its customers well it wouldn't exist. If Wal-Mart doesn't serve it's customers well, it lowers the prices. It's big enough not to have to care.

Wal-Mart has driven local grocery stores, hardware stores, restaurants, clothing stores and variety stores out of business. Without the backing of the FDIC they could and will do the same to community banks. I believe Congress has been right to keep banking and commerce as two separate entities to avoid a real conflict of interest.

I urge you not to allow Wal-Mart to get into the banking business, on a personal level for the sake of my career, on a local level for the sake of our community and on a global level for the sake of our country and others. Please help us preserve what is right and special about community banking.

Sincerely,

Laurie Dykstra
Human Resources Officer
Cattaraugus County Bank

MEMBER FDIC

7 South Main Street
Franklinville, NY 14737
716-676-5571

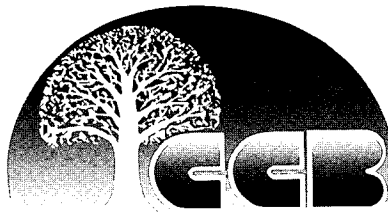
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(D.P. Z. Roman)

September 20, 2005

Mr. John F. Carter, Director
FDIC – San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

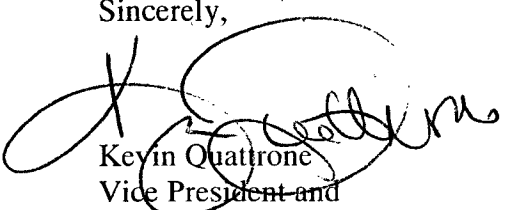
Dear John:

Please accept my concerns regarding the attempt of Wal-Mart to get an industrial loan charter in Utah. I cannot imagine the Wal-Mart I am familiar with being content with anything less than full-blown banking centers in each and every community in which they have a presence.

I was born and raised in a small town and continue to work and live in a rural area that has seen the effects of the presence of Wal-Mart. The vibrancy and homespun atmosphere of the downtown areas that welcomed Wal-Mart are now replaced with empty storefronts and a weaker sense of community. I can personally say that when I found out about their predatory practices in dealing with their competition, I have never shopped there since.

Community banks are truly a part of their community. I do not want to see this change and hope that the next "retailer" in the sights of Wal-Mart is not a community bank. Please make the right decision to deny Wal-Mart a banking charter.

Sincerely,


Kevin Quattrone
Vice President and
Business Loan Officer

MEMBER FDIC

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(D. J. Romani)

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

September 22, 2005

Dear Mr. Carter,

I AM an independent community banker that works in Little Valley, NY at Cattaraugus County Bank (CCB). The financial institution I work for has been independently owned and operated for over 103 years! I truly believe that the financial needs of the communities we serve (7 locations) are met on a personal, effective level. Local deposits made at independent community banks always fund local loans. By doing that, CCB recycles local deposits back out into the communities to be used in a variety of ways that benefit the community (people start businesses ... people purchase vehicles ... people buy homes etc.). Basically, *community banks help communities thrive!*

I sat down and kept asking myself ... "Why does WalMart want to be a bank"? The answer I kept getting was ... "As a bank, WalMart will not only get consumers to spend their hard earned money at WalMart. WalMart will take their paychecks as deposits and WalMart will loan people money which, in turn, means consumers will pay WalMart back. Clearly, it's all about WalMart ... not the community it serves!"

Moreover, will WalMart extend credit to people with any concern for their financial future? Did WalMart bat an eye at taking local business away from the local business person?

The decision makers at the FDIC and the industry as a whole MUST wonder: *WILL THE CONSUMER "OWE THEIR SOUL TO THE COMPANY STORE" AND IS THAT COMPANY WALMART?*

Support the communities in our country and deny WalMart's request for an FDIC-insured ILC Charter in Utah (or anywhere!).

Sincerely,

Joni J. Simcick
Assistant Vice President
Retail Manager
Cattaraugus County Bank

MEMBER FDIC

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Sept. 22, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 Jessie St at Ecker Square, Suite 2300
San Francisco, Ca 95105

Re: FDIC Application #20051977

Dear Mr. Carter:

I am writing to you regarding Wal-Mart Stores, Inc. application for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker in a rural area of New York. I have seen first hand what Wal-Mart has done to many small retailers by undercutting prices and forcing them out of business. For Wal-Mart to own a bank charter and potentially open branches would cause harm to my community and consumers would be ill-served by a Wal-Mart bank.

Just as Wal-Mart drives competition out in retail business, local banks will not be able to compete. I realize Wal-Mart has pledged "No Branching" in its Utah ILC plan but what would prevent them from later seeking approval to conduct full service banking in its retail stores?

Competing with local banks who support the economic growth and development of the communities in which they operate by reinvesting funds through loans to local businesses would not be Wal-Mart banks intent. I see a definite conflict of interest by mixing banking and commerce. Would Wal-Mart bank be impartial in lending practices to a potential competitor to its parent company?

I urge you to deny Wal-Marts application for deposit insurance.

Sincerely,



A K Kelemen
AVP

Cattaraugus County Bank
42 Main St
Randolph, NY 14772

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street
Ecker Square, Suite 2300
San Francisco, CA 94105

September 17, 2005

Dear Sir:

I am writing in regard to Wal-Mart's desire to obtain an Industrial Loan Charter (ILC) in the state of Utah. I understand that this may open the door to them in the future to move into the banking world. I feel there is no doubt that if this happens; they will quickly gain a monopoly on the banking industry, just as they have with the retail store business. Our small communities, as I live in, will definitely be impacted by this decision. My occupation as a bank teller will be affected, if not obliterated. I will no longer be able to find employment in my hometown if Wal-Mart forces my community bank (and employer) out of the area. We have already seen the effect of Wal-Mart's Super Stores on small businesses. Unable to compete with this mammoth, many businesses are folding. Please keep this from happening in the banking world.

I appreciate your attention to this matter.

Sincerely,



Beth Skinner

C/o Cattaraugus County Bank
7 South Main Street
Franklinville, NY 14737

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street
Ecker Square, Suite 2300
San Francisco, Ca 94105

Dear Sir:

My mom told me that WalMart is trying to enter banking, and that if they do, little banks like she works at will maybe be forced out of business. Could you please not let this happen? My mom needs her job and our town needs her bank.

Thank you,

Savannah Skinner

Savannah Skinner
7127 Bennett Road
Franklinville, NY 14737

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street
Ecker Square, Suite 2300
San Francisco, Ca 94105

Dear Sir:

My mom told me that WalMart is trying to enter banking, and that if they do, little banks like she works at will maybe be forced out of business. Could you please not let this happen? My mom needs her job and our town needs her bank.

Thank you,

Shelby Skinner

Shelby Skinner
7127 Bennett Road
Franklinville, NY 14737

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street
Ecker Square, Suite 2300
San Francisco, Ca 94105

Dear Sir:

My mom told me that WalMart is trying to enter banking, and that if they do, little banks like she works at will maybe be forced out of business. Could you please not let this happen? My mom needs her job and our town needs her bank.

Thank you,

SABRINA

Sabrina Skinner
7127 Bennett Road
Franklinville, NY 14737